

Debtor 1 William H. Minney

Debtor 2 Tammy J. Minney f/k/a Tammy J. Comley-Bryan
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN District of: PA
(State)

Case number 13-20820-JAD

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: HSBC Bank USA, National Association, as Trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 c/o Select Portfolio Servicing, Inc.

Court claim no. (if known):
16

Last 4 digits of any number you use to identify the debtor's account:

1 6 8 8

Property address: 237 Valley Road
Number Street

Canonsburg PA 15317
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08/01/2018
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$
- c. **Total.** Add lines a and b. (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1

William H. Minney

First Name

Middle Name

Last Name

Case number (if known) 13-20820-JAD

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Danielle Boyle-Ebersole, Esquire Date 07/06/2018
Signature

Print Danielle Boyle-Ebersole, Esquire Title Attorney
First Name Middle Name Last Name

Company Hladik, Onorato & Federman, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 298 Wissahickon Avenue
Number Street
North Wales, PA 19454
City State ZIP Code

Contact phone (215) 855- 9521

Email debersole@hoflawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 13-20820-JAD
William H. Minney and Tammy J. Minney	:	Chapter 13
f/k/a Tammy J. Comley-Bryan	:	
Debtors	:	
HSBC Bank USA, National Association, as	:	
Trustee for First NLC Trust 2005-4 Mortgage-	:	
Backed Certificates, Series 2005-4 c/o Select	:	
Portfolio Servicing, Inc.	:	
Movant	:	
vs.	:	
William H. Minney and Tammy J. Minney	:	
f/k/a Tammy J. Comley-Bryan	:	
Debtors/Respondents	:	
and	:	
Ronda J. Winnecour, Esquire	:	
Trustee/Respondent	:	

CERTIFICATE OF SERVICE

I, Danielle Boyle-Ebersole, Esq., hereby certify that I caused to be served true and correct copies of the **STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT** at the respective last known address of each person set forth below on the date of June 08, 2018:

Scott R. Lowden, Esquire
3948 Monroeville Blvd., Suite 2
Monroeville, PA 15146
Via First Class Mail
Attorney for Debtors

William H. Minney
237 Valley Road
Canonsburg, PA 15317
Via First Class Mail
Debtor

David A. Rice, Esquire
15 West Beau Street
Washington, PA 15301
Via First Class Mail
Attorney for Debtors

Tammy J. Minney
237 Valley Road
Canonsburg, PA 15317
Via First Class Mail
Debtor

Ronda J. Winnecour, Esquire
Via ECF
Trustee

Date: 07/06/2018

Respectfully Submitted,
/s/Danielle Boyle-Ebersole, Esquire
Danielle Boyle-Ebersole, Esquire
Attorney I.D. # 81747
Hladik, Onorato & Federman, LLP
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521
Fax 215-855-9121